OVER HERE STORIES

OVER HERE STORIES

BY

TIMOTHY HAY
(MONTGOMERY ROLLINS)

BOSTON
MARSHALL JONES COMPANY
MDCCCCXVIII

1932

PRINTED BY
THE UNIVERSITY PRESS, CAMBRIDGE, U. S. A.

OVER HERE STORIES

I

"SAY, Dad!"

"Well, what is it, Bill?"

"Did you buy any of the Liberty Bonds?"

"No, I did n't," the elder slowly replied, giving the boy a quick, uneasy sort of glance over the top of the newspaper.

For some moments no further remark disturbed the man as he returned to his reading, but the interest in the news had been somewhat dulled; the question left a shade of something not quite to the father's satisfaction; he was not entirely at his ease. After a time, he laid down the paper and began to fill a pipe, while, during the process, he took a doubtful survey of his son. The boy had remained gazing fixedly into the fire, as it licked its way up the large chimney flue. Something of serious purpose appeared to hold his attention.

Just as the other was about to apply a lighted match to the tobacco, the boy

quickly shot out the question, " Why did n't you? "

" Why did n't I what? " was the response, in a tone that denoted the merest trace of impatience.

The match went out without serving its purpose, at which the last speaker rather irritably fingered in his pocket for another.

" Why did n't you buy some of the Liberty Bonds? " the boy explained, surprised that the other had lost the thread of the conversation.

The father gave his son a keen scrutinizing look, as once more he laid a lighted match across the bowl of the pipe. " Oh, I don't know " — between the puffs. " I 'm not —— a rich man; —— there are enough with spare money laid by —— who can buy them." The pipe was well lighted by now, but the father kept his eyes sharply fixed on the questioner.

Another moment's quiet; Bill was thinking hard. " Did n't the Government people tell us that there would n't be enough rich men to supply all the money needed to win the war? " was the next query.

" Yes, I believe so," was the reluctant answer.

"And that if every one did n't save and cut out his unnecessary spending," Bill went on, "and save as he never did before, there would n't be anywhere near enough bonds bought to do the job?"

"Did they? Well, maybe they did," the father hesitated.

The old clock in the corner ticked the second hand around several times. A strange stillness pervaded the room. The man's pipe had gone out again; he had not resumed his paper.

Then the silence was broken by the boy declaring, "Jim Chesley's gone over; enlisted the first thing. Wish I 'd been old enough to get drafted, or you would let me go in for aviation or something of that kind! Jim's father works at carpentering and he does n't make near as much as you do. He 's bought a bond."

"Has he?" There was a touch of self-defense discernible in the tone. "Well, it makes a difference when your own boy 's in it."

"Yes, that 's just it; but I 'm eighteen, and if the war keeps up, I may be old enough to go; they might have to lower the draft age. I heard one of the lawyers down

in the village say so. I 'd just like to go, the worst kind! Besides, I look older than I am, and I 'm ashamed to be seen around without a uniform on. If I went, would you buy a bond?"

At this the father straightened up in his chair; the boy was the idol of his heart; he had not figured upon the war lasting long enough to get him.

"I guess I would," was the quick reply.

"Well, would you want Jim Chesley to get his head blown off or to die of pneumonia just because the Government could n't sell enough bonds to back the troops up as they ought to be? Jim 's my best friend, and it might be just the bond that you did n't buy that was the cause."

"No, I should n't want anything to happen to Jim," was the calculating answer. "But I guess one bond would n't do it."

"Well, there may be thousands of others who think just the same way; hundreds of thousands of others; and that might get Jim, and might get me if it lasts long enough for me to get drafted. I hope I do! I 'm no slacker. I tell you, Dad, after the war there is n't going to be any room in this country for any one who 's been a slacker. I don't

care whether it's a man, or a woman, or a girl, or the fellow that's the right age to fight; their friends won't have any use for them. And it won't do a man any good in business."

"Humph, there may be something in that," his father agreed, absently holding a freshly lighted match until it burned his fingers, drawing forth an exclamation of pain as the end was hastily cast into the fireplace.

Again quiet fell upon the room. After a brief time Bill rose and said, "I 'm going over to Ted Whipple's; he 's got a new book on airplanes that I want to see."

Soon the sound of the front door reached the father's ears as it closed after the departing form of his son.

The old clock in the corner chimed eight, nine, and ten. The figure of the man remained motionless; the pipe had not been relighted; it was held tightly grasped in the hand that was strangely still, stretched along the arm of the chair. The paper lay on the floor unheeded. If it were not for the gaze so earnestly fixed upon the flickering fire, one would have supposed the man asleep. He was thinking, and thinking hard.

A few minutes after ten the front door opened and a woman entered. The man looked up expectantly.

"Through at the Red Cross?" he asked.

"Yes, John, and we did lots of work tonight for those poor boys over there; I hope all the bandages will not be needed!" There were tears in her eyes as she spoke.

A few minutes' silence ensued.

"Mother?"

"Yes, John?"

"I have been thinking, tonight. Do you reckon you could get along for a while longer without that bathroom we've been saving up to put in?"

"Yes, of course, if there's other need for the money. Why?" There was a look of hopeful anticipation in her face.

"Well, I thought that, maybe, if it's so you could, we might take that money and put it into the next Liberty Bonds. Those poor boys that have gone across and the others that —"

She rapidly crossed the room, now with a proud, glad look upon her face, and stooped to kiss him as she said in a low, earnest tone, "Oh, John, I'm so glad! I have all along hoped you would do it, but I feared to de-

prive you of the comfort it would mean to you."

For long the two sat side by side and gazed into the low-burning fire.

"I wish all men were like you, John!" she whispered.

II

THE train was late — a full two hours late. At pretty regular intervals, Olinthus Godfrey had unblanketed and driven his horse briskly about the village streets — to "keep the blood a-moving," as he said to himself. It was stinging cold; the wind was blowing down from the north with all the bitterness of a Canadian heritage. The trees gave out ominous cracking and snapping sounds as their frozen branches bent to the wind.

"Hope they 'll keep the supper good and hot," Olinthus muttered; "'Liza will be clean gone from hunger when she gets here. Should n't wonder if that 's the train now," as the faint sound of a whistle came struggling up against the wind. "This war sure be upsetting things," Olinthus continued, as he looked once more to see if the mare were safely hitched. "Can't put no dependence on trains, now-a-days. And it 's pretty hard grubbing for a farmer to find the help to get his work done, to say nothing of making both ends meet with what you have to pay

for the poor help you do get — and for everything else, so far as that goes."

The train now rumbled in; its usual thundering and clanking muffled by the high drifts, through which the snowplows had torn their way. Only a portion of the platform had been freed from the deep snow. Eliza was obliged to walk through two cars before she could find a cleared space upon which to descend.

Olinthus gave her an affectionate greeting; then they hastened to the sleigh and drove off.

"Train terrible late, 'Liza," her husband remarked, dexterously guiding the horse along the drifted highway. "Like to froze waiting for you. I tell you it's an awful hard winter, and we're putting up with a lot of hardships and privations. Have n't an ounce of sugar in the house and the white flour 's all given out. Don't know as I think a terrible lot of this war. How 'd you find Martha, and her husband, and all the rest?"

"They 're all right, Olinthus. That is, sister and her husband are; they both sent their love to you. No one else at home; all three of the boys have gone to the war."

"You don't say so!" her husband exclaimed. "Have n't gone across — clear over there in France — have they?"

"Yes, the two oldest have, and the other 's likely to go most any time, so Martha says."

"Gosh! I did n't suppose there was so much of the real thing as all that going on," Olinthus returned. "I kind of reckoned it was pretty much all newspaper talk."

"Well, I did 'till I went down to visit Martha. But I just tell you, Olinthus, that when you go down to Boston and see what 's going on there, you 'll sing a different tune. I always used to look forward to my visits to sister Martha, because her husband, you know, belongs among the tony folks, and it was kind of a rest and change for me to live in a big steam-heated house, be waited on, have a nice warm bathroom, and taste a lot of fancy dishes. Martha always did have a grand cook."

"Well, has n't she now?" questioned Olinthus, "and is n't the bathroom there, and the steam heat, and all that?"

"Yes, Olinthus, they are there all right, but the way they 're saving so as to help win the war was a revelation to me. You 've been saying that the people with money

did n't feel this war any, that they were going right along making money and living in comfort just as they always did."

"Well, are n't they?"

"No, Olinthus, not by a good deal. They were the only people that I did see who were putting up with hardships and giving heart and soul to win this awful war. The people that work in the munition shops, building ships, and all that, and getting such high wages from the Government, are wasting about every cent they earn on luxuries, and living like nabobs. In Martha's house they have shut most of it up; discharged all but the cook; and do most of their own work. Did n't see any white bread all the time I was there, and they 're all out of sugar. Don't use scarcely any electricity, and their rooms are so cold that I thought I 'd get my 'never-get-over.' And all her friends are doing the same. The women are working every day, almost, at Red Cross, or something like that; not just one evening a week, as they do here in the village. Martha goes every day to the Red Cross — gives every moment she can spare. I did n't see scarcely anything of her except when she was rushing around doing her housework."

"Sho, you don't mean it!" exclaimed her companion, in great surprise. "And Sam, what's he doing? He in the war work too?"

"Yes, and he's almost broken down at it. He's left his business to his clerks — those who didn't volunteer — none of them waited to get drafted. All who were fit to go went the first thing. That's what about all the educated people did down there. Don't you tell me again that this is a rich man's war! Why, out in the suburb, where Sam's house is, every boy who was old enough, but one, went in for flying, naval reserve, Plattsburg, or something else, long before the draft came. And that one who didn't go has n't a friend who'll have anything to do with him. I tell you, Olinthus, the man or woman — and even boy or girl — who don't do their best for this war don't have any standing among their neighbors down among those folks.

"Well, as I was saying, Sam's giving his whole time helping the Government on the food conservation. He's working nights and days, and you just ought to see him. Martha's afraid he'll give out — does n't get in any night, hardly, till nearly mid-

night. Has n't been to his office but twice in over a month, he said. He does n't get a cent for the work. Pays all his own expenses, too, and he 's had to travel around a powerful sight."

"You don't say so! Do you mean to tell me that the Government does n't pay Sam, and that he goes right on without making any kick?"

"Course he does," was the reply, "and so do thousands of others. Sam 's in to win the war. Says giving his time is mighty little compared to giving his life, or having his eyes blown out by those bloodthirsty Germans."

"Well, now, that 's so," Olinthus slowly observed. "I never looked at it just that way." A moment later, as he slowed the horse down to a walk, he said, "There 's the lantern on the front porch, 'Liza, just where I left it. Guess home will look pretty good to you. Don't know as farming 's so pesky hard, after all."

Then, after a thoughtful pause, as they turned into the yard, he continued, "Say, 'Liza, guess we could spare a gallon of that sirup and send down to Martha if she 's all out of sugar." The journey was now at an

end; as Olinthus was helping Eliza out from under the robe, he went on, "And you know we've got five hundred dollars coming in to us when that mortgage on the Perkin's place falls due next month. Kind of reckon we better put it into Liberty Bonds, 'Liza, don't you? Can't be anything safer than Uncle Sam's promise to pay. I reckon if that is n't good, nothing is."

"Yes, Olinthus, say we do, and give something to the Red Cross, too. And let's live a different life and make the best of our hardships, and do all we can to help out the war! Let's raise every bit of food we've got the strength to produce, and in every way do our share, and a little bit more, to back up the boys who have gone to fight! And, besides, I want to be able to hold my head up after it's all over."

III

"' . . . the Yanks are coming, the Yanks are coming,
The drums rum-tumming everywhere;' "

rang out the words of this impelling war song in the cheery voice of Sergeant Jewett as he opened the front door and hung his khaki coat and service hat in the hall. He next proceeded to the kitchen and pumped a tin basin of water. While pursuing these preparations for supper, more of the stirring lines sounded through the house:

"'So prepare, say a pray'r;
Send the word, send the word to beware,
We 'll be over, we 're coming over
And we won't come back 'till it 's over, over there.'

"And we won't, Pete, believe me! we 'll stay there 'till the job 's done for, and it 's up to you people that stay here to see that we 're backed up to the limit so as to get us home again as quick as you can."

This sage remark was addressed to Peter Rusk, an old farm hand who for almost a

quarter of a century had been a part of the Jewett household. As the young soldier passed this lanky individual, he purposely shoved Peter's long legs from their accustomed resting place on top of the wood box, whence his heels fell to the floor with a resounding thud.

"Here, ye young scalawag, don't ye—"

But the offender, between whom and old Peter there was an enduring friendship, had escaped to the dining room where he joined the rest of the household about the generously provided supper table; for the son and pride of the family was home on a furlough from his regiment.

"I tell you, mother, it 's good to be here," he enthusiastically declared, helping himself without stint to the many good dishes that had been prepared for his home-coming. "This grub sure does taste good to me. Not but what the feed we get at camp is n't all right, for it is; but it 's the home cooking, white table cloth, and — and — well, to see your faces again, when I 'd expected to be in France by this time, that sort of pulls at something inside a fellow; kind of gets you, somehow. No, the grub that they serve up to us is good enough for any-

body. No one has any kick coming except those chaps that never had anything half as good at home. You can always tell them; they are the only ones that do the grumbling."

"Well, Dick," his mother returned, "I wish you knew how happy it makes us all to have you home again! We 've missed you, and worried over your comfort, but — but — well, we 're proud you enlisted, anyway. Neither your father nor I would ever rest in peace or hold our heads up if an able-bodied son of ours was n't doing his share in this awful war. But we 've done our bit of sorrowing."

Tears were beginning to trickle down the sweet, elderly face of the mother, now trying so bravely to smile through her troubles.

"There! there! mother," earnestly pleaded her husband, "let 's only think of the 'being proud' part. Dick comes of the stock that knew how to fight for the right and stand up for the stricken and persecuted, and I 'm mighty glad to see it 's still in the blood."

"Well, Dad, I 'm sure glad it 's in the blood of one family!" the son asserted. "I 've been strolling about the town this

afternoon trying to get a line on the feeling here. You know it's over six months since I had my last furlough, and I hoped to find that the war spirit had kind of struck in."

"Well, I guess you did n't see many plows standing in the furrows where they had been left when their owners rushed to answer the call to arms, did you?" his father whimsically observed. "I don't believe all places are as backward as this town, though."

"Not by a long sight, I did n't," was the warm response, "and I can't tell you how wrong it all seemed to me when I roamed about the streets and did n't see a single one in khaki besides myself. I 'm glad that I won't have to be giving excuses after the war about why I did n't wear khaki or do my duty in some other war service. There won't be any excuses then that will go for the physically fit who did n't do their share. It somehow went against the grain when I met Bucky Morgan, Bill Kelley, Tad Rawson, and husky chaps like them, all holding down their jobs and making their twenty or thirty a week, while the rest of us give up home, and friends, and jobs, and everything else, for army pay and all the

risk that goes with it. And, besides all that, they don't seem to understand that we 're in the worst and biggest scrap that the world 's ever seen. They just go right on and talk about their girls, hockey, and things like that, when all we chaps think about is how to do the Hun, and learn how to save our own skins while we 're getting him. And I just tell you we 're going to do that last, all right, if you people at home will only do your part."

" Do our part," repeated Dick's younger brother. " Don't see what you mean by that. Have n't I been trying to get into something ever since the scrap started? And they won't take me 'cause they say I 'm too young. I 'll bet you I 'm not too — "

" Never mind, kid, you 'll get your chance soon enough if the rest don't go ahead and do their very darndest to win out as quick as all their money and strength will let them. Honest, this sort of slacking I 've seen about here, today, is enough to discourage a chap that 's in it. Why there is n't a person, young or old, who 's got thinking powers and a pair of hands but what ought to be doing war work of some kind, and doing it every waking minute not actually necessary

to keep him from starving. Work as well as give! Give until it hurts! You ought to think war, and talk war, and live like you were right in war with the savage barbarians howling here at your doors; their trenches right across the middle of the village, with gas bombs, liquid fire, and all the rest of their hitting-below-the-belt kind of murdering, right here under your eyes. It 'll come soon enough, if you all — every last one of you — don't wake up and realize what we 're up against. Why, what do you think 's going to become of us that the rest of you send off to try and lick millions of the best organized army that the world ever turned out unless you make it your only job here at home?

" When haying 's running full blast, don't the women folks have to rustle round and work every minute to keep things going so as to take care of all the men? Where 'd they be if you did n't? And you don't expect the next farmer to do it for you, do you? What kind of a lay-out would you have if there was any slacking here at the house behind the scenes? No, sir, you can't let the next one do it in this war any more 'n you can in haying."

Mr. Jewett looked at his son with considerable satisfaction, as this denouncement of the indifferent attitude on the part of so many toward this fearful undertaking was brought to an end. He sadly realized the justness of the reproach, and so encouraged Dick to proceed: "Well, perhaps you 're right, but you 'll have mighty hard work to make them see it that way," he remarked, thoughtfully. "It strikes me that this is a pure case of insurance, and that when you make a good investment in a Liberty Bond, or give to the Red Cross, or anything like that, you 're taking out just so much insurance. And the fire insurance the other man carries on his house won't do you any good if yours burns down."

"That 's so, Dad," Dick earnestly agreed, "but what are you going to tell the other man if he says he doesn't need any insurance on his house if it 's yours that burns?"

"I suppose you mean," the elder slowly replied, "that if he has n't any son in the war, he is n't interested."

"Yes, just that."

"Well," Mr. Jewett went on, "you can tell him that the insurance on my house won't help him any if we have a great con-

flagration and every house in the village burns down."

"That's it! Good for you!" Dick exclaimed. "I think they might get that idea into their heads. And I hope it'll strike in good and deep before the next Liberty Loan's pulled off, because old Bill the Kaiser is going to know just how many people buy those bonds, as well as the total amount bought. He'll be able to tell by the number of individual buyers just how many people here in these great United States are backing the job with their cash as well as their mouths. Anyhow, that's what our Colonel says, and he knows. So you every one here in this town want to scrape together your last cent and buy a bond somehow! And don't forget the Red Cross, and the Y. M. C. A., too! Remember, the whole town's got to take out insurance together, as Dad would say," looking with deep affection toward the head of the household.

A week had passed. Sergeant Jewett's furlough was at an end. A new spirit pervaded the village.

Bucky Morgan and Bill Kelley had

changed their minds about claiming exemption under the draft, especially when Dick had made it clear to them that a man with the right kind of stuff in him had just as good a chance to get to be an officer that way as if he had gone to a camp like Plattsburg — anyhow, Dick had got to be the "top sergeant" of his company that way — and that there was every kind of a chance for a man to rise, somehow. Besides, there was some good in being nothing more than a private because you escaped the responsibility of the officer. But, above all, there had to be privates, and the private was getting to be prouder of his job all the time.

Tad Rawson had already been taken into the naval-reserve, and there would soon be other well-known faces missing from the community.

Henceforth, the Red Cross was to meet every afternoon, and three evenings a week for those who could not get there during the daytime. And there were other promised activities that looked good to the "top sergeant."

It was about sunset, a frail-looking woman — sweet, and gentle, and loving —

stood on the front porch supporting herself by one of the pillars. A sturdy khaki-clad youth stood up in the sleigh and threw back a final kiss to this woman whom he loved so well.

" Good-bye, mother," was his last cry as he turned the corner. " I 'm coming back to you, sure. Don't worry about me! "

" Pray God that you may! " she breathed through her tears. " I wish I had more like you to give to your country in this hour of her greatest need! "

Peter Rusk had waved a parting good-bye as this fine type of American manhood disappeared down the road.

" Reckon that boy 's being here this spell will be a bad thing for the savages we 're fighting," mused Peter, blowing his nose vigorously with the evident purpose of concealing some forceful emotion. " Reckon I 'll be more saving and add it to what I 've got locked up in my trunk, and put it into those Liberty Bonds they tell about. Did n't reckon as it were up to me to buy any when they were 'round canvassing with 'em the other time. But I kind er 'spect it 's up to all of us to sail in an' buy all we can."

And then, after a few moments of somber reflection, he muttered, " I don't jest know what I 'd do if that boy did n't come back again."

IV

THE raging storm appeared to gather itself with concentrated energy, as if to rid the out-of-doors of such a distasteful presence as that of Mr. Carter, and fairly drove him through the doorway of the bank as he turned the knob in order to enter. Finding himself thus roughly thrust within, he braced his feet and leaned his long angular body against the door in his successful attempt to close it.

Mr. Webster, the bank treasurer, had observed this undignified entrance, but went on with his writing, and appeared to give no heed to the man whose heavy steps could now be heard as he crossed to the little rail behind which the treasurer was seated at his desk.

"Morning," was the visitor's brief greeting.

"Good morning, Mr. Carter," the other responded, in a colorless tone. "What can I do for you?"

"I want to make a deposit."

"How much have you?"

"About a thousand dollars. This is the last day, is n't it, that I can put the money in and get interest on it for this quarter?"

"Yes," was the calculating response. The treasurer now rose and went to a wicket in the iron grating, behind which was a clerk working over a large book. Upon a question from his superior, the clerk ran through the pages, and then replied, "Four thousand, six hundred, Mr. Webster."

The latter sought his desk. After a few moments of silent study he said, "Mr. Carter, you already have forty-six hundred dollars on deposit here. That 's more than we mean to take from any one person, especially if he has the intelligence that you have, to invest it for himself. Why don't you put this into Liberty Bonds?"

"Humph!" was the gruff reply. "None of them for me! See anything green in my eyes?"

"No, nor anything red, white, or blue either," was the quick rejoinder. "Don't you consider the bonds of the United States Government a safe investment?"

"Oh, they 'll be paid fast enough," was the grudging answer. "That is n't why I don't buy them."

"Then may I ask what is the reason? I can't imagine why any one, especially with ready cash, should not back up the war to the utmost, in such a desirable way."

"Well, I 'll tell you why," Mr. Carter explained, eying the other suspiciously. "I can get good mortgages on the farms about here that pay me higher interest than the Liberty Bonds."

The bank treasurer considered a moment before rather crisply suggesting, "Then I am to understand that you did n't subscribe to the other Liberty Loans."

"No, I have n't bought any of them, and don't mean to," was the defiant acknowledgment.

"Let me see," Mr. Webster further investigated: "you gave generously to the Red-Cross Fund?"

"No, I did n't; not a cent." Then bristling up, he snapped, "What are you coming at, anyhow?"

"Nor to the War Library Fund?"

"No. Say, look here — "

"Nor to the Y. M. C. A., nor the Knights of Columbus Funds?"

"No, I did n't, I tell you; not a cent. But what are you —?"

"Well, what have you done to help win this horrible war against civilization that gives you a right to hold your head up in the community, or to pass a good citizen on the sidewalk without stepping out into the gutter and bowing your head in shame as he goes by?"

"Say," Mr. Carter exploded, "what do you mean by talking to me in that way? No man 's got a right to pry into my business the way you have."

"I think you are wrong there," returned Mr. Webster, in a chilling tone. "The Government expects every one to do his share; the salvation of your neighbors and the lives of your neighbor's sons, who are in the service, depend upon each of us doing his utmost for the cause of the war. It is just as much the business of the rest of us to see that you don't evade your duty in that respect, as it is to see that you don't evade your share of the town taxes. Every dollar that you withhold in taxes that is justly due the community puts just that much unfair burden on the rest of us."

"What 's that?" the other flustered, wincing perceptibly. "Do you insinuate that I don't pay my proper taxes?"

"No, — not — as — yet," Mr. Webster answered, with pointed emphasis. "But your honorable support of the war, with your money and service, is a most proper tax, and I mean to see that you meet your obligations."

"You do? Well, I 'd like to know how?" was the belligerent query.

"Just this way," Mr. Webster asserted, as a hot wave of righteous anger clouded his face; "by the force of public opinion, sir. If you have n't the Christian spirit as well as the civic and patriotic zeal to do what should be a willing duty, then under the spur of publicity you will be forced to do so. Do you think you can go on in this disloyal manner and not have it known to every one in town before the war is over?"

Mr. Carter's eyes narrowed suddenly as he demanded, "Who is going to tell them? You won't do it; it would be a breach of trust if you made known what one of your depositors tells you?"

The treasurer regarded his victim with puzzled surprise. Then his manner suddenly altered as he said, in a low hard voice, "Mr. Carter, every bank has a list of all its subscribers to the Liberty Loans, and the

Federal Government has notified us to preserve the original subscription blank, in each case," laying emphasis on the last three words.

"Well, what of it?" challenged Mr. Carter, as he shot a sullen glance at his questioner.

"A good deal, for those who covet the good-will of the business community," was the decisive rejoinder. "I have a pretty good notion that there will be a dead-line drawn after this war, and those who have been slackers will be left on their side of it, and morally outlawed from association, business or otherwise, with the millions of patriotic citizens. You wait until some hundreds of the families in this town, or any other, for that matter, have lost their sons in battle, or had them maimed and crippled! What do you think will be their feelings toward such as you, when they find you out?"

"Yes, — but — I — say," the other hesitated, now with a cowed demeanor; "I say," he repeated, "how are they going to find me out?"

Mr. Webster's disgust at this hardened view of the situation was plainly noticeable.

He stared outraged at the churlish man before him, and then blazed out, " You forget those subscription blanks, Mr. Carter. I have an idea that the Government intends, sooner or later, to have the names of all those on that great honor roll published in the local papers. Very likely placards giving these lists will be hung up in the banks, post-offices, and all public buildings, so that every soul throughout the land may know how each in his community has met his duty in this protection of our lives and liberties."

As the possibilities of this lime-light publicity dawned upon Mr. Carter, his jaw began to droop. Toward the end, he was swallowing painfully.

" You — mean — perhaps — that I could n't find any one who would want me to take a mortgage on his place, or do business with me, if I was not in that list? " was the tremulous query.

" I do, just that, if there were a cent to be had anywhere else in creation. You can make sure that every man who can buy a bond, and who fails to support the Government at this time of its supreme trial, will be black-listed in the halls of business for years

to come; to say nothing of losing his self-respect. Why, no government ever offered such a bargain in investments as these bonds bearing, as they do, more than four per cent interest. Don't you know that our Government has two per cent bonds outstanding which have sold at a high premium in the past? How do you know that these Liberty Bonds won't go to such a premium after the war that the temporary higher rate of interest you might get on a mortgage would be as nothing compared to the profit you would make if you bought the bonds instead?"

The banker said no more; he turned away and went to another part of the bank, where he was lost to view. Mr. Carter, who was held in but little esteem by his townspeople, because of his niggardly characteristics, sought a bench nearby. Among some plain-spoken men he bore the undesirable epithet of "Tightwad." Full of discomfiture, he huddled his ungainly body into a corner of the bench, his bedraggled and tattered umbrella between his knees. With his head bent low over the handle, he gave himself up to uncomfortable thoughts.

Long he sat there; many to whom he was well known cast their eyes in his direction,

in their coming and going, in no wise displeased that the bent form on the bench could be passed without greeting. For a full half hour he remained immovable. Then he slowly and sullenly untangled his legs from the frayed umbrella, and rose to his feet. Turning once more to the rail, he addressed Mr. Webster, who by now was again at his desk. "Look here," Mr. Carter began, "what you said about those bonds going to a premium seems to me a pretty good argument. I don't know as I could do any better than take a five-hundred dollar one myself."

The banker considered a moment. He entertained a pretty well-defined feeling that Mr. Carter had failed to give his true reason for this unusual shift of mind. He was convinced that the danger of being branded with the infamous reputation that had been suggested was the main reason for this change of heart. He suddenly saw a way to test the matter.

"Mr. Carter," he said, in a penetrating voice, "I feel sure you have reached a wise decision. But, if so, why not put your whole thousand dollars into Liberty Bonds?"

"Would n't be safe to have so many eggs

into one basket," he answered, with a protesting frown.

"I imagine you often take a mortgage for a much larger sum than that, don't you?" the banker tersely queried.

"Yes, but—"

"Well, do you want me to understand that you consider a mortgage on a single piece of property safer than the promise to pay of every man, woman, and child in the United States, yourself included; in addition to being backed by all the property and wealth besides?"

"No—I—guess—I don't mean that," was the faltering answer, "and don't you tell any one I said so, either!" Then, with an angry gleam in his pale eyes, he suddenly added, "'Cause I did n't." After a painful pause, during which his face worked with deepening anxiety, he finally declared, in an unsteady voice, "Perhaps—you—can—put me down for a—a—thousand-dollar bond."

Mr. Webster pushed a subscription blank under the eyes of his surly customer; then placed a pen well dipped in ink between the man's unwilling fingers, and waited.

The deed was soon done.

V

I DON'T see why I can't have a new hat, mother; Edith Spofford's got an awfully expensive one, and I guess her mother is just as patriotic as any one."

"I'll bet she is n't, Jane," interposed a younger brother of high-school age. "Her patriotism's only skin deep. Gus Rand, who drives the hack, says that she's always talking about how much we ought to do and give up for the war, but he says it's only the kind of patriotism that people make a show of by standing up when they hear the 'Star-Spangled Banner,' and by hanging up Hoover, Red Cross and every other kind of war card in the window. But when it comes right down to giving up anything that hits her, Gus says she sidesteps every time."

"Hush, Tom!" exclaimed his mother in rebuke. "I am surprised that you listen to the gossip of a man like that. Mrs. Spofford probably does n't yet understand that spending money needlessly is unpatriotic."

"Well, just the same, I don't see how my not having a new hat is going to help whip

Germany," the daughter persisted, in a decided tone. " I think things have come to a pretty pass when a girl can't have a new hat for Easter."

" ' Little drops of water and little grains of sand,' " quoted the younger brother, with a comical grin.

" Oh, what 's that musty old saying got to do with it? " demanded his aggrieved sister.

" A great deal, Jane," said her mother, taking up the argument. " It is n't your hat that will do so very much, all by itself; it 's the thousands and thousands of new hats that will cost hundreds of thousands of dollars; and that large sum would buy a great many Thrift Stamps and Liberty Bonds, if it can be saved for the purpose. We must all — every one of us — do our share. If we leave it for the other to do, and that one leaves it for the next, how much do you think would be done? "

" Well," Jane argued, " I think I 've done my share, already. Have n't I given up candy; and don't we get along without half as much white bread as we want; and done all sorts of other Hooverish things? "

" How about that trip down to Bos — "

" Oh, keep still, Tom! " his sister hotly

protested. "What 's just a little visit down to Boston? You don't expect a girl to spend all her life shut up in a place like this, do you? But it did n't cost more than ten dollars, all put together. Besides, I don't see what you know about such things, anyhow."

"Well, I do; a whole heap. Our teacher has been telling us a lot about it lately. He says that this is the most awful war that ever was, and that unless we, every last one of us, wake up and do our darndest, and save every cent to help the Government, that there is a good big chance that the old Germans will win out. He says that if the English get licked and lose their navy that there would n't be one chance in a hundred but what those baby-killers would be digging their trenches right over here on our shores in about no time."

"I don't think much of the ideas of a teacher who says 'darndest,'" Jane retorted.

"Oh, he did n't say that; it was only me that said it."

"Does he teach you to say 'it 's only me?'" taunted his sister.

"Never mind about that part of the subject, children," their mother declared. "Tom is right, so far as the principle goes.

But that is n't the whole reason, by any means — not the money we shall save if we don't spend it thoughtlessly. Your father has been explaining something to me that I did n't understand before, and he is terribly wrought up over the matter. He says that every time you buy a needless article you create a demand for just so much labor to make it. In this way you take away just that much labor from the Government, which is in crying need of every single hand it can find to build ships, and to do the thousand and one other things that have to be done to get our boys prepared to fight this dreadful war. You see, then, that every time you employ labor for unnecessary purposes, you are competing for labor with the Government — *your* Government; your bodily salvation and your loved ones."

"And taking it off the farms, and that 's about the worst of all," put in Tom. "Anyway, that 's what our teacher said, and I guess he knows a hundred times more about it than any girl who only thinks of Easter hats when millions are starving, and boys right here from our own street are over in the trenches fighting."

At this point Tom stamped out of the

house, plainly showing his disgust at such an exhibition of ignorance upon the part of his sister — as viewed from the level of his superior wisdom. He left the others to continue the argument.

"Well, I guess Miss Collins' labor would n't build many ships nor hoe many potatoes," Jane sneered. "She 's got one of the prettiest hats in her window that I ever saw, and she only wants eight dollars for it."

"But, Jane, don't you see?" her mother went on to explain, "she only trims the hat; everything she uses is manufactured somewhere else and with real skilled labor too. And then there is all the money that you would be saving if you did n't buy it. Your father is saving in every way he can to buy some more Liberty Bonds when the next ones come along. But the war has affected his business; it 's not as good as it was; and it 's a greater strain than ever for him to put money aside, as he is so anxious to do just now. So you see that it is our duty to him, as well as to the Government, to do all we can to help, and —"

Here she was suddenly interrupted. The front door was thrown open with a loud noise; Tom came rushing back into the

house with his face chalky white from excitement and horror as he shouted:

"Mother! Jane! What do you s'pose has happened? Just as I went out the gate, I saw the telegraph boy going into the Billings' house, and so I waited to see what was doing. Well, Mrs. Billings came to the door and opened the telegram herself. Then she gave an awful scream and fell down in a faint. I laid for the boy when he came out, and he knew all about it. Jack Billings has been gassed by those fiends over there and is dead."

"Oh!" cried Tom's mother, with grief pictured all over her face. "I must go to her at once."

"But that is n't all," Tom breathlessly continued. "The telegraph boy told me that there had been a big battle over in France, and that lots of our boys from here had been in it, and that Bill White and the Postmaster's son were both killed, and that two or three more were terribly wounded."

It was several days after Jane had experienced the shock of the painful news of the Billings boy's death before she could again bring herself to think of Easter hats.

For the time being, the selfish consideration of such a trivial matter was driven far from her mind. All through their childhood she and Jack Billings had been fast friends. Somehow, she had never realized that this great conflict — way over there in Europe — ever could be near enough to reach her. Now the phantom clouds of safety had been rudely swept away by the great affliction next door.

" Mother," she said, after a long period of silence between them as they bent over their sewing, " I guess you were right about that hat. I don't want to talk about it much; I feel so badly about Jack Billings. But I see it all now."

" Well, my dear, you were only just like thousands of others who cannot appreciate what this horrible war means until it comes right home to them. They do not realize how lacking they are in Christian spirit when they leave the interests of their neighbors and of the nation, out of their consideration, while thinking only of themselves. I 'm glad you now understand, but I wish it might not have been at such a cost of life."

For a period their talk ceased, with nothing to be heard but the clicking of the

needles. After a time Jane asked, "What about that last year's hat of mine? Could n't that be fixed over?"

"Of course it could," her mother smilingly replied. "I have had plans for that all the time, but I first wanted you to come to the idea yourself."

"Oh, that 's great!" Jane cried, her eyes now lighting up in anticipation, for she well knew her mother's rare skill in such matters.

"Yes," the latter resumed, "your last year's 'Leghorn' is just the thing. I have a lot of black velvet ribbon up in my bureau drawer that I saved for a rainy day. Then we will take that little bunch of red cherries from the hat you cast off two years ago, and — well, you leave it to me; you 'll have the most becoming hat in the whole town. And" — looking at Jane, while smiling in pride — "well, you don't need so much finery as most girls, anyway."

"Thank you, mother," was the soft rejoinder. "I 'm awfully sorry I made such a scene the other night; but you may be sure that I 'll do my share for the war from now on. Father won't have to worry about any money I shall waste; I can think of many ways to help out on those next Liberty

Bonds. And I 'll buy some Thrift Stamps myself. Anyhow, I must do a great deal in memory of Jack."

As she finished there were great tears silently stealing down her cheeks.

VI

AH!" he said, half aloud, "Number thirty-seven, that's the place." He rang the bell and was admitted.

"Mr. Weston, I believe," said the visitor in a questioning tone, upon being shown into a room where a middle-aged man was sitting near a stove reading his evening paper.

"Yes," the latter slowly replied, gazing fixedly at his caller. "What can I do for you?"

"My name is Holden; I am one of hundreds who are selling this new Liberty Loan. Ordinarily I sell investment securities, but during the sales of the Liberty Loans all the banking houses give the services of their men — thousands of them — to sell the War Bonds."

"Do you mean that the Government does n't pay you for doing it?" questioned Mr. Weston, in much surprise.

"No, nor neither did the banking houses receive anything to cover all their other expenses when they were selling the first two issues; we may get our traveling expenses

this time, though. It cost my firm thousands of dollars in money actually put out — printing, advertising, salaries of the employees given up to it, and all that — for the first Liberty Bond sale, alone."

"Phew!" whistled the older man in astonishment. "That's what I call patriotic — 'doing your bit' — eh?"

"Well, others have done a whole lot too — the banks and insurance agents for example; and look at all the free space the newspapers have given; they have most whole-heartedly rallied to the cause. It has been pretty hard on the bankers, however, because it is understood that we shall not sell any of our own issues while the Liberty Loan sales are on, so we cannot make even the money to offset our loss in expenses."

"I suppose the Government wants all the money there is, and does n't want you to enter into competition for it."

"Yes, that's it. And it's all right, too, except that it's pretty hard not to get our expenses taken care of. But we are not finding fault. Those who stay at home ought not to complain at any kind of a hardship that is likely to come to us here, when you think of what those fellows have to go

through over there. I would be in it myself if I was n't lame, so that I 'm not much good on my feet.

" My main reason for telling you of our share in this work is because I feel that if it were generally known that no one who offers Liberty Bonds for sale is receiving anything out of it for himself, or for the concern he works for, that many of those whom we approach would give us a more cordial reception than, at times, is the case.

" But, Mr. Weston," he continued, after a moment's pause, " how about your taking some of this new issue of Liberty Bonds? I suppose you are going to take all you can."

" N-o, I don't think I shall buy any this time," was the hesitating reply.

" May I ask you why? "

" Well, I don't mind telling you that I took some of each of the other two loans, and paid one hundred cents on the dollar for them, too; and each time they fell right down in price just as soon as the campaign closed. Looks to me as if Uncle Sam had put one over on us; broken faith with his creditors."

" Not his *creditors,* I should hardly say, Mr. Weston," the salesman argued; " you

are no more Uncle Sam's creditor than a partner in a store who loans his own firm some money is its creditor; that is, you are and you are not. When you buy a bond of the railroad company that runs through this town, you are in a different position from one who buys a United States Government bond. In the first instance, you are lending to a corporation that has a limited number of proprietors — the stockholders. But when you buy one of your own Government bonds, you are lending to a corporation in which you are a stockholder yourself. You have just as much at stake in the success or failure of that corporation as any other man in the country. You have just as large an interest in the U. S. Corporation as any one else who claims protection under the best flag in the whole world."

"Well, I don't know as I ever looked at it in just that way," Mr. Weston thoughtfully acknowledged.

"I fear that a great many fail to do so," Mr. Holden resumed. "And there is the explanation of why so many neglect to do their duty — not only duty to the nation, but selfish duty to themselves, if you prefer. One man's interest in the Government is

exactly as large as another's. Thus it is *your* Government, *your* Company, that you are lending to; in reality, it is money loaned to yourself. I might suggest, Mr. Weston, that we should all remember that salient fact, and so when we buy our Government bonds — the *premier* security of the world — we are lending to our own business concern; one in the safety of which is wrapped up the safety of all our worldly possessions; in its safety the welfare of all our loved ones is intimately associated."

"Well, you make a pretty strong case, so far as that part of it goes, but have n't we some bad managers running our corporation — as you call it — if they handle this borrowing business in such a way as to let the price of our bonds fall as they have? The first issues fell three to four per cent under what we paid for them. No, sir, Mr. Holden, I still believe our managers have broken faith, somehow."

"Do you know," the other replied, "I don't think it is the Government that has broken faith with those who bought the bonds; I think it is just the other way — the ones who bought the bonds have broken faith with the Government."

"I 'd like to have you show me how?" was the incredulous response.

"I think I can do so," the salesman confidently replied:

"You did not buy these bonds to sell them tomorrow, next week, nor next month; nor really during the entire war," he went on to explain. "The Government did not sell them to you on the supposition that you were to turn around and dispose of them until peace shall be declared. That is where *you* break faith with the Government. So many broke faith that there was a large amount of bonds offered for sale, and this necessarily affected the price. The Government did not agree to pay the money back to you until the maturity of the bond, but when that time does come you will get the full one hundred cents on the dollar that it cost you. We are at war; the Government has asked your support for the war and during the war. If you buy a bond today and sell it tomorrow, you are not keeping faith; you are injuring instead of helping the cause. This does not mean that you should not sell a bond if, for unforeseen circumstances, you are in distress for the money. Any amount of bonds sold only for that purpose would

have been so small as not to have affected the price. It is the man who subscribed with no more patriotic motive than to ease his conscience, or to avoid the criticism of his neighbors, and who then promptly sold out so that he could be prepared to do the same thing when the next loan came along, that has made much of the trouble.

"Then, again, it is rumored that there has been a methodical attempt on the part of some with pro-German tendencies to trade in these bonds in such a way as to create a bad impression by forcing down the price."

Mr. Holden studied the other's face an instant, and then suddenly asked, "How do you like the idea of having men like that crying down your good name; discrediting Uncle Sam's promise to pay — *your* note of hand?"

"By Ginger!" the other exclaimed, reddening with anger. "Do you mean to tell me that any one has been villainous enough to try on a game like that? They ought to be led to the nearest lamp-post."

"Yes, and they have been getting away with it, too. But, Mr. Weston, I think there is one very important point bearing upon this question, which has been disturbing you,

that most people, and possibly you, have not appreciated. I should like to explain it, if you don't mind?"

"No, go ahead."

"Well, then; let me ask you first, what is your business?"

"Livery stable, I guess, as much as anything, although since the days of automobiles I have to depend more on trading in fancy stock to make much money."

The other remained lost in thought for a moment before replying: "Let us suppose, Mr. Weston, that along about last August you were out of hay, and so bought enough to run you for a couple of months. Let us say that you paid fourteen dollars a ton for it. A few weeks later, your dealer was selling the same grade of hay at twelve dollars a ton. Now you did n't like very well the idea that you had bought on a falling market. No, of course you did n't, but you were out of hay in August, and you could n't let your horses starve. Neither could we let the boys starve whom we had called upon to fight this war for us. And they required clothes, blankets, medicines and no end of things, immediately; and pay to send home — some of it — to their families.

"Now let us go back to the hay once more: In October your hayloft was again empty, and your horses again in need of a new supply. You bought at twelve dollars a ton, this time. Some weeks later the price fell to ten dollars, and your feeling of annoyance at having been caught another time was not comforting. But remember, all the while, your horses could not be allowed to go hungry!"

"Yes, I see all that, but I don't get the connection," said Mr. Weston, with a puzzled expression.

"I think you will, in a minute," replied the bond salesman. "Now this is the substance of the whole argument: When the market for hay fell to twelve dollars a ton, and then later to ten dollars, did your dealer come forward and offer to rebate — pay you back — the difference between ten dollars and what you had paid him?"

"Why, of course not!"

"And you did n't have any hard feelings toward him for not doing so?"

"Certainly, I did n't," Mr. Weston replied, with conviction. "Who ever heard of any one doing such a thing?"

"Well, Uncle Sam does," Mr. Holden

declared. "You have the Government's promise on the bonds that you have already bought that you can exchange them for the next issue bearing a higher rate of interest. As the rate will be high enough to permit of the issue being sold at its par value, then why is n't the Government making good any temporary loss in market price to you?"

As Mr. Holden was finishing his remarks, a look of understanding spread over the face of his auditor, who now exclaimed, "By Jove! I never looked at it that way before: to be honest with you, I never even read what 's on the bonds. I guess some of us fellows who think we know a horse, or our own business, whatever it is, would better look into things a little before we attempt to pass judgment on the other man's."

The visitor smiled his appreciation.

"I think I see it all right now," said Mr. Weston presently; "I guess you can put me down for a thousand dollars of this new loan."

"Thank you, Mr. Weston, I am glad I have been able to make you see that the United States Government is the squarest business concern in the world. If the bonds of your own Government are not safe, it

will be because we are beaten in this war, and then nothing we have will be safe — neither life nor property. So the more of these bonds you take, the nearer you will come to protecting whatever you possess."

"Think so?" Mr. Weston asked, looking at him thoughtfully.

"Yes, I truly believe that."

The older man meditated for some moments. Then he said, "Well, you can make that two thousand; I have an idea that a blooded trotting horse that I had been intending to buy can wait until I first see if those Germans are going to get the rest of my property."

VII

BILLY TRUE was sitting on the chopping block, his usual after-dinner resting place. He appeared to derive much comfort from a grimy and battered corn-cob pipe, which he held tightly gripped between his teeth.

"Billy," suddenly cried a solemn looking boy, perched on a log nearby, "suppose the Germans should win the war; what would happen? Would they make slaves of us and drive us to work with swords and bayonets, like they do the Belgians?"

Billy True gazed thoughtfully at the boy a moment before he slowly replied, "Yes, Dave, I reckon they would, but that would n't be a tenth part of what they would do. This war has cost the Germans a terrible lot of money — nearly thirty billions of dollars — and they mean to make some one pay for it. One of their high Government officers, the one they call their Chancellor, said," — here the old man fumbled in his pocket whence he drew forth a crumpled piece of newspaper and handed

it to the boy. " Here, Dave, you read it out loud! " Billy commanded. " I kind of like to hear that every now and then; it 's a good bit of help in keeping a man's mind on this great war job."

David began to read: " ' After Germany has won, the United States will find herself confronted with an indemnity claim which will about equal the entire amount expended by Germany in the whole war. For every loan to the Allies, for every bullet, every shell, every gun, every conceivable item of war material shipped by America to the Allies, there will be an accounting in gold.' "

Upon reaching the end, David promptly asked, " What 's an indemnity, Billy? "

" You might call it a sort of fine that they will put on us for being whipped — money they will make us pay, just as I was telling you, a few minutes ago. Now you see that their government has promised the German people that if they will all hang to it and win the war, that all the money it will have cost them will be taken right out of us. Thirty billions would mean over three hundred dollars from every man, woman, and child in the country."

"Gee!" exclaimed David, "that would get all the money I 've saved up, all right."

"Yes, and it would make a big hole in what all the rest of us have saved, too," Billy added.

"What else would they do to us, Billy?"

"Well, in the first place, we would n't give in just because the French, English, and our own boys, besides the other Allied armies, were beaten over across. If all the armies over there had to surrender, we would put up as big a fight as we could here on our shores when the Germans came to attack us, and collect their thirty billions; or more, probably, by that time. They would capture Boston and other coast cities, I reckon; pound them to pieces with their big guns. Then they would most likely land troops everywhere they could, and begin their horrible warfare here against our people. Nobody knows how fiendishly they would treat us."

David glanced uneasily around the corner of the woodpile as he asked, "But, Billy, would n't our boys be fighting them and holding them back?"

"They would be trying, right enough. But if all the armies are beaten over in

France, it will be only after most of our trained men have been sent across to help, and so we would n't have a large trained army on this side. I tell you, Dave, it 's no use going against those trained German fighters the way your great grandfather went out to defend his home at the Battle of Lexington. You can't take your rifle down from over the mantelpiece and rush into the kind of fighting they do nowadays; you would n't last a minute. No, sir! it takes months of training before you are any good at all."

"Well, we could send all the women and children out somewhere toward the Mississippi River, and all the rest of us could put up some fight," proudly asserted the boy.

There was a serious look in the old man's eyes as he replied, "Think of the thousands of killed and wounded soldiers! Hospitals filled to overflowing; wounded and suffering everywhere; men gasping their lives out — suffocating from the barbaric German gas; others writhing in agony, burned by their frightful liquid fire. And no one knows what other heathenish inventions of torture they may have by that time. Then think of the roads all choked with thousands

fleeing for safety: old men and women, sick and infirm people, babies and young children. They are huddled in automobiles, wagons, haycarts, or any kind of vehicle; all with little loads of clothes, bedding, pitiable lots of furniture, and many of their best-loved things."

"My stamp collection," broke in the boy.

"See them, Dave!" Billy went on. "Thousands are trudging along with their belongings tied to their backs, leading their helpless ones. Cattle, horses, and other animals are herded along with the refugees. There is a sick child being trundled in a wheelbarrow, crying in pain as it jolts over the rough road. See, Dave, how the crowds fill the highways in their mad flight, as they rush in panic-driven fear from the sound of the booming of the guns, leaving their husbands, or sons, or brothers, to be killed or maimed in their effort to protect the fleeing thousands from the conquering hordes battling along and laying everything in ruins!

"Then night comes. Now see the exhausted and horror-stricken people resting by the roadsides, without shelter, exposed to the rain or cold; hear the cries of the sufferers! The sky is red with the glow of

burning homes — houses that once sheltered the exiled ones. Can't you see it all? And it may come to us."

"But how do you know that the Germans would do all those awful things — kill and slaughter and make slaves of us?" the boy persisted.

The old man fumbled in his pocket once more and produced another piece of paper. Fixing his spectacles he read from this one, himself. "Listen, Dave," he began, "this is what the Kaiser said in a proclamation to his army:

"'Woe and death to those who oppose my will. Let all the enemies of the German nation perish!'"

"Well, I guess that means us all right," David exclaimed in awe.

"Here, Dave," Billy demanded, as the boy suddenly picked up a shovel, "what you going to do with that?"

"Dig trenches. Hurry up and get one! And let 's dig just as fast as we can; perhaps the armies over in France are on the run now."

"No, Dave," the old man quietly observed, "you have no need to prepare in that manner, just yet; but you may have to

later on if you, and millions of others, don't prepare now in the way you should. I am glad to see you worried, though; and you can't be worried any too much, but trench-digging is n't the thing to do first."

"Well, what is, Billy?" was the breathless inquiry. "Tell me, quick!"

"Do your digging in the garden, and help to raise all the food you can. Stop spending for foolish things the money your father gives you; save it and buy Thrift Stamps. Raise some pigs, and, perhaps, you can sell them for enough to buy a Liberty Bond. Get all your friends to do the same. This war can't be fought without money and food; all we can possibly save and raise; all of it! All of it! Do you hear?"

"Yes, Billy, I hear all right, and I 'll do it, too."

Then, after a moment's deep thought, he asked, "What about my ten dollars in the savings bank? Guess I 'll draw that out and put it into Thrift Stamps."

"No, I would n't do that," counselled the old man. "The Government does n't want you to take money that you have already saved up and invested; that is at work now; the savings bank has already put it to good

use. If you and hundreds of others draw out money from the banks in order to buy Thrift Stamps or Liberty Bonds, the banks will have to call back most of it from those to whom it is now loaned, or sell something in which it is invested. You know, Dave, a savings bank does n't keep a very large amount of its cash on hand; it has to set its money at work so as to make it earn enough to pay you your interest. It might be a real hardship to a farmer who had mortgaged his property to the bank if he could n't renew all or part of it when it comes due. No, it is not that money which you are supposed to loan to the Government; it is the money that you expect to save up during the next six months, or a year, that Uncle Sam wants you to lend to him."

"But how can a fellow lend what he has n't got?" was the astonished question.

"Well, just this way," Billy explained: "You figure that by putting in your best licks at raising pigs, and running errands for me, at so much a time, and cutting out all your foolish and unnecessary spending of money, that you can save up fifty dollars during the next six months."

Here the old man stopped and gazed

fixedly at David for a moment. The boy's face bore a puzzled expression, which quickly gave way to one of determination, ending with his bursting forth, "By Crackey! I can do it; and I will. You don't think I 'm going to let the other fellows that have gone off to fight from our town here do it all and leave me out, do you? Not by a long sight! If I 'm not old enough to help knock the tar out of those German savages, then I 'm old enough to hustle 'round home here for all I am worth, and get some money together to help pay the bills. And — " he hesitated, after another moment's thought, " I guess it might help — just a tiny bit — to keep the murderers off our shores."

Billy True gazed with satisfaction at his young companion, but held his peace.

" But, Billy," David went on, " you have n't told me yet how a man 's going to pay for his bond with money he won't get for months to come, when we, every single one of us, ought to rush right up and buy these new bonds they are offering just as fast as we can. We can't do it any too quick if it will help beat the Germans, and keep them over there where they belong."

The solemn face of the old man gave no inkling of his inner feelings as he replied, "This way, Dave: You go to the bank and tell them that you are good for a fifty-dollar Liberty Bond, and that you will pay for it at the rate of two dollars a week; that will take about the six months in which you allow you can pay for it. They will buy the bond for you. When you sign your agreement to buy it, you will have to make a small payment to show your good faith."

"Well, I guess I can do that all right, but still I don't see where the bank is going to get the money to buy the bond without calling in the money from around town here just the same as they would have if I drew it out of the bank and bought it myself."

Billy True scratched his head while he debated whether he could make David understand this somewhat obscure banking end of the matter. It was necessary to make the attempt, however, so he replied, "Look at it this way, Dave: Suppose your savings bank buys a fifty-dollar bond for you upon your agreement to pay for it at the rate of so much a week. In this way you loan your credit to the Government."

"What do you mean by that?" David asked.

"Well, if you and thousands of others give a written promise to take millions of dollars' worth of the bonds to be paid for on the installment plan, then the Government knows it can have the money as it is needed. Each time that it puts out a new issue of bonds, it plans for some months ahead and sells enough to cover its needs for that length of time, so, you see, it is satisfied to take your agreement to make weekly payments. Your promise to pay gives the Government credit with you for fifty dollars, and it goes ahead and does business accordingly; you lend your credit to the United States for that purpose. Do you see now?"

"Yes, I get it this time. But the bank has to buy the bond for me, and why does n't the Government get the money right off, just the same?"

"The Government does not call upon the banks to pay for these Liberty Bonds all at once," Billy further explained, "but extends the payments along so that they are gradual, thus it does not work a hardship by taking money out of the community too fast. However, if you draw your money out of the

bank and pay for the bond all at once, then that money is turned over to the Government and leaves the town right off. But if you pay for it upon the installment plan with money you have yet to save, then, in that case, the bank is not required to make immediate payment, but is allowed several months by the Government, so it is a gradual process and easy on the bank."

"Well, I guess I 've got it through my head, now," David returned, seizing a hoe and starting for the garden. "I 'm going down to the bank right after dinner and get my order in quick."

VIII

BUY a paper, Mister?"

"No, go along and give me room to get by!" was the disgruntled command of a hard-faced individual as he elbowed his way through the crowd on the station platform.

"Buy a paper, Mister?" the small boy repeated in a hopeful tone. This was addressed to another man standing nearby, and who had observed the rebuff experienced by the bright-faced youngster on his last attempt.

"Yes, I 'll take one," passing over the two pennies.

"Thanks, Mister," returned the boy, with an appreciative smile. "Hope I can sell six more!"

"Why six more?" the man inquired, looking fixedly at the little fellow.

"'Cause that'll make ten," was the interested reply, "and then I 'll make ten cents."

Here their talk was interrupted when a new customer was secured and the supply further reduced.

"Only five more," cried the boy in delight.

" But you sell more than ten every night, don't you? " was the next question.

" Sure, I do," was the laughing explanation, " I sold out my regular number half an hour ago. I 'm trying to sell ten extra every night now, and it 's pretty hard work. One night I did n't do it, and got stuck with four papers."

" What are you trying to sell the extra ten for? " the man inquired. " Folks at home make you do it? "

" No, sir-ee, Mister, my folks are n't that kind. I 'll tell you why I 'm doing it —

" Here, Miss, don't you want an evening paper? *Star* — all the latest news; great Allied victory.

" Thanks, Miss," as he made the change. Then turning back to his first friend, he continued, " As I was trying to tell you, Mister, I 've got a brother that 's enlisted — and he 's a corking brother too. Well, he 's gone over to France. 'Bout two weeks ago we had a letter from him. And say, Mister, he wrote a little one to me and sent it 'long with the other. I tell you, Ted 's some brother, Ted is."

Sighting another prospective customer,

the boy ran hastily down the platform crying out his wares. However, he met with disappointment this time, but, nevertheless, returned to his post in no wise disheartened.

The man encouraged a continuation of the narrative by asking, " But how about your extra ten papers? "

" Sure, Mister, I 'm going to tell you about that. Well, my brother, in France, said that if we did n't all hustle and do our best over here to back up the war they might all be killed, or, what 's worse, the bloody ole Germans would lick us to a frazzle, and all them that were n't killed or had their legs blown off, or nice little things like that, would get taken prisoners; and that 'd be an orful lot worse."

" But what 's that got to do with your selling papers? "

" Why, don't you see, Mister? " was the surprised answer. " I 've got to sell just so many papers every day, anyway, to help out at home. We 're hard up against it more than ever since Ted went, 'cause he earned a lot more money here at home than he gets over there, and, you see, father 's dead " — the boy's face took on a serious look for an instant before he continued, " But Ted 's

fixed things up so Uncle Sam sends mother most of his pay, and ten dollars a month besides. That 's what the Government gives to a soldier's mother if he fixes up his papers right so as to get it."

At this point one more paper was sold, then the boy went on:

" Well, Mister, I have n't but three more to sell, then I can go and get some supper. But, as I was telling you, Ted said we 'd got, every last one of us over here, to buy a Liberty Bond, somehow. I guess he did n't mean us — his own folks — though, 'cause he 's buying one himself on the pay-so-much-a-month plan. But, just the same, mother 's going to save a dollar a week, somehow — I don't know how — and she 's going to buy one when the time comes. Course I could n't buy a whole bond all by myself, but I 'm not going to get left; I 'll bet I ain't! So I 'm selling ten extra papers a night, and saving ten cents a day — almost — every day," he said, wistfully, " and I 'm putting it into Thrift Stamps. And just as soon as I get a dollar's worth I 'm going to write Ted what I 'm doing to back him up. He 'll be sure to feel safer when he hears that."

"Here, boy, give me the rest of those papers," the man suddenly demanded. "Here 's a dollar for you to back Ted up with." Then he strode quickly away.

Long that evening the man sat in his office figuring upon an endless number of sheets of paper. Finally he drew a breath of relief as he leaned back in his chair and clasped his hands back of his head. "Well, I guess that 's safe," he mused. "I can't see how I 'm going to need that five hundred. If any one had told me this afternoon that I could spare any more money to buy Liberty Bonds I would have told him that I could n't rake up twenty-five dollars; that is, twenty-five I could spare. But I guess some of the things I was calculating to do in the way of fixing up the store can wait until we lick those murdering pirates over there in Europe. Yes, I 'll take five hundred dollars' worth of the bonds, I guess."

Then, after a long pause, he went on, "Just because a man has n't any near kith nor kin of his own does n't matter; others have, and I reckon Ted 's got to be backed up."